

<i>SERFF Tracking Number:</i>	<i>CNAB-125745188</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Continental Casualty Company</i>	<i>State Tracking Number:</i>	<i>39827</i>
<i>Company Tracking Number:</i>	<i>2008-0808</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Group Long Term Care insurance-IS</i>		
<i>Project Name/Number:</i>	<i>IS Needs Brochure/2008-0808</i>		

## Filing at a Glance

Company: Continental Casualty Company

Product Name: Group Long Term Care insurance-IS

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: CNAB-125745188 State: ArkansasLH

SERFF Status: Closed

Co Tr Num: 2008-0808

Co Status:

Author: Maria Frias

Date Submitted: 08/04/2008

State Tr Num: 39827

State Status: Filed-Closed

Reviewer(s): Harris Shearer,  
Stephanie Fowler

Disposition Date: 09/04/2008

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: IS Needs Brochure

Project Number: 2008-0808

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Advertising materials are not required to be filed in IL our domicile state.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/04/2008

State Status Changed: 09/04/2008

Corresponding Filing Tracking Number:

Filing Description:

Market Type: Group

Group Market Size: Large

Group Market Type: Employer

Deemer Date:

This Needs brochure will be used in the employer market place and will be provided to prospective applicants informing them of the need for long term care insurance. Filing of Advertisements is not required in our domicile state-Illinois

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## Company and Contact

### Filing Contact Information

Maria Frias, Senior Product Compliance Analyst	maria.frias@cna.com
333 South Wabash	(312) 822-1945 [Phone]
Chicago, IL 60604	(312) 755-7245[FAX]

### Filing Company Information

Continental Casualty Company	CoCode: 20443	State of Domicile: Illinois
333 South Wabash	Group Code: 218	Company Type: Property and Casualty
Chicago , IL 60604	Group Name: CNA Insurance Companies	State ID Number:
(312) 822-4292 ext. [Phone]	FEIN Number: 36-2114545	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000240205	\$50.00	08/01/2008

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed-Closed	Stephanie Fowler	09/04/2008	09/04/2008

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## **Disposition**

Disposition Date: 09/04/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Form</b>	<b>Needs rochure</b>	<b>Filed</b>	<b>Yes</b>

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## Form Schedule

Lead Form Number: AG-141809-E

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AG-141809-E	Advertising	Needs rochure	Initial		40	IS_Needs_Brochure.pdf

# Independent Solutions<sup>SM</sup>

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Your solution to Long-Term Care Insurance.

**WHY YOU NEED LONG-TERM CARE INSURANCE?**



Underwritten by Continental Casualty Company.  
Policy Form number: GLTC-3-P-01-Series

AG-141809-E





# **Independent**

**(Make it your Choice)**

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**Solutions<sup>SM</sup>**



# Fingerprints. Snowflakes. Spider webs. People.

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**What do they have in common? They're all unique.**

Think about people. We don't look alike. We don't act alike. And we each have very different needs. So smart companies design products that are flexible enough to suit us all.

The group long-term care insurance described in this booklet – Independent Solutions<sup>SM</sup> - offers economical, flexible plans that can be tailored to your particular situation. Many of your family members (spouses, parents and grandparents) are also eligible to apply for this coverage and we have a plan that will work for them as well.

Take a few minutes to learn more about Independent Solutions<sup>SM</sup> long-term care insurance and find out what it can mean to you and your future. Long-term care insurance is an important component of a sound financial plan. Read about it. Think about it. Ask questions.

# Today's decisions.

**If you're like most people, long-term care – and long-term care insurance – probably aren't daily topics of discussion. But what you don't know about long-term care could have a far reaching affect on you and your family. Long-term care insurance helps pay for the care people need when they are unable to take care of themselves. Long-term care is provided in a setting other than the acute care portion of a hospital. This need for care could be the result of an injury from a car or motorcycle accident or due to a chronic illness such as multiple sclerosis. It can range from something as simple as meal preparation to assistance at home with daily activities such as bathing or dressing to skilled care in a nursing home.**

## **Tomorrow's choices.**

With Independent Solutions<sup>SM</sup>, you have a variety of choices regarding who your care-givers are, what paid care services you wish to receive and where you receive that care. With long-term care insurance, you have much flexibility to live independently at home. Long-term care insurance is a proven, economical way to help protect your income and assets for yourself and your heirs.

Many people presume that long-term care is just for older people in nursing homes. In reality, the scope of long-term care services and facilities is much broader than that. Today, more and more health care services are being delivered right in the home. Advances in technology mean that more people can stay at home to receive the care they need. Other facilities – such as adult day care and assisted living – are also considered long-term care providers.

Younger people can find themselves in need of long-term care as well. Accidents that result in a need for rehabilitation and long-term care services can happen to anyone at anytime. A 30-year old man recovering from an auto accident could require long-term care. Or a young mother who fell on a ski trip. Remember – it's long-term – not permanent care. Many people receive long-term care only to return to full health and productivity.

# How Independent Solutions<sup>SM</sup> benefits the younger worker

Up until last month, Sue was on the go all day long and well into the evening. But now, thanks to a serious illness, she'll need care for at least a year.

When Sue's employer first offered group long-term care insurance, she was skeptical. What did a healthy 37-year-old need with something only old people need to have? Sue already had long-term disability insurance through her employer. But she quickly realized that disability insurance, which is often confused with long-term care insurance, is intended to replace the lost income due to her inability to work. It is used to pay the rent, utility bills and food. It's not meant to pay for long-term care in the home. Sue read the material her employer provided and realized that long-term care meant more than care in nursing homes. It could also include care received at home. And the price was so reasonable, it seemed like a good idea to buy it. Her choice was certainly the right one.

Sue's long-term care coverage paid a portion of the cost to have a caregiver come into her home for six weeks each day to help her bathe and dress. She also needed some help with transferring and toileting.

Through it all, Sue was able to maintain a semblance of normalcy. The long-term care insurance allowed Sue to receive the care she needed – at home. One of Sue's hobbies is horseback riding which she is hoping to return to in the future.





## How Independent Solutions<sup>SM</sup> benefits the middle age worker

At age 46, Don and Elaine Smith started serious financial planning. They'd always saved what they could, but with retirement less than 20 years off, it was time to take action. They maxed out their 401Ks, spent wisely and bought long-term care insurance—something Don had not considered until his company offered a group policy. Don and a financial advisor agreed that the coverage could be an important element in their financial plan.

In the past few years, both Don and Elaine watched their friends struggle to care for elderly relatives and parents. The Smith's didn't want to be a burden to their children. And, they didn't want to spend a lifetime's worth of accumulated savings on long-term care. They also discovered that Medicare and medical insurance don't pay as much as they thought.

The decision to purchase long-term care insurance seemed smarter and smarter, especially after Elaine had a stroke. Initially, Elaine had paralysis on her left side, and the doctors all agreed that she needed intense therapy to get back on her feet.

Returning home, Elaine found it difficult to navigate the stairs in her house. She also had trouble using the shower and other household fixtures. The Home Medical Technology benefit in Elaine's policy helped offset the cost of the ramps and other home modifications she needed. Another policy benefit paid for special caregiver training for Don.

Elaine's condition began to improve after six months, and in about three years she could function almost as well as before the stroke. During the entire recovery period, her long-term care insurance policy helped her maintain independence and stay at home.



## How Independent Solutions<sup>SM</sup> benefits the 21st century family

In the past, families stayed put. For the most part, we grew up and lived in the same towns as our parents and grandparents. Today, that kind of continuity is rare. The 21st century family tends to be mobile and can live anywhere in the country – no matter where they grew up. That means that taking care of someone far away is difficult on everyone – the person giving care and the person receiving care.

Mary, age 59, went on claim for treatment of a brain tumor which interfered with the functioning of daily activities of living. She decided to move in with her daughter, Jane, who was a single mother with two small children. Jane tried hard to care for her mother's needs for help with bathing, dressing and mobility. But she was also faced with taking care of her two small children. Eventually, Mary developed cognitive problems. At that point, a CNA Care Coordinator suggested an Adult Day Care Center may be helpful in providing care while Jane was at work. During the seven years Mary was on claim, Jane was able to continue as the main care giver for her mother with the help of Adult Day Care. This allows her to continue to work and care for her children.

# How Independent Solutions<sup>SM</sup> benefits the retired

**There are some things you just take for granted. The sun will rise in the east. Taxes are due April 15. And Medicare or Medicaid will be there if you need it.**

Well, the sun will rise in the east. Taxes are due April 15. But you can't necessarily rely on the government for your long-term care needs. Federal and state sources combined account for only 37% of the costs of those receiving non-medical long-term care at home or in assisted living. Medicaid pays for care for only 7% of residents in assisted living facilities.<sup>1</sup> And, chances are, you will need long-term care. In fact, over half of all women and about a third of all men who live to be age 65 will spend some time in a nursing home.<sup>2</sup>

Elizabeth—a retired school teacher—started forgetting simple things. At first, the problems were small—misplaced glasses and keys. But soon, those small, simple things grew into bigger problems. The diagnosis was Alzheimer's Disease.

Elizabeth and her husband Frank had each purchased group long-term care insurance before Frank retired. He read up on Medicare and realized that it didn't offer the protection and security they wanted. Long-term care insurance seemed like the best way to get the care they wanted and maintain control of their lives if they ever became chronically ill.

Frank cared for Elizabeth himself for several years but eventually reached a point where he needed time off from his caregiving responsibilities. So, at age 71, Elizabeth filed a claim under her long-term care policy. Elizabeth needed round-the-clock care, but she and Frank were adamant about her staying at home. She was also nervous about allowing strangers into their home and she would not stay at an Adult Day Care Center, which Frank tried once.

After failing to find a suitable caregiver through two home health care agencies, a friend put Frank in contact with Mary, a woman in his area who had experience working with a number of Alzheimer's patients one-on-one. When Elizabeth and Mary met, everything clicked. Elizabeth felt comfortable and Frank felt good knowing Mary was licensed and trained for the job. His only concern was whether the long-term care policy would cover an independent caregiver like Mary.

CNA's Care Coordinator quickly explained that Elizabeth's long-term care policy allows for a wide range of home health care choices, including independent providers like Mary who do not work for a licensed home health care agency. Elizabeth now receives 24 hour care, shared between Mary and Frank.

Having Elizabeth at home means the world to Frank. And having benefits from her long-term care coverage means that Elizabeth receives excellent care.

<sup>1</sup>Source: U.S. Department of Labor, Report of Advisory Council on Employee Welfare and Pension Benefit Plans, November 2000.

<sup>2</sup>Source: "Living and Dying" Wall Street Journal, February 21, 2001.



# **Independent**

**(Make it your Choice)**

**Solutions<sup>SM</sup>**



CNA is a registered service mark of the CNA Financial Corporation. The member company which underwrites our long-term products is Continental Casualty Company.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the plan described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Not all features are available in all states.

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